



Canada

LETTERS PATENT

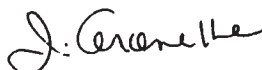
replacing the Independent Order of Foresters Consolidated Act and continuing The Independent Order of Foresters as a fraternal benefit society incorporated by letters patent pursuant to the Canadian and British Insurance Companies Act.

DATED 7th March, 1974.

DEPARTMENT OF CONSUMER AND
CORPORATE AFFAIRS

Registration Division
Ottawa, 11th June, 1992.

I hereby certify the within to be a true and faithful copy of the record of the original Letters Patent as entered on Film 422, Document 118.

A handwritten signature in cursive script, appearing to read "J. Grenelle".

Deputy Registrar General of Canada

EXHIBIT

1



Canada

By the Minister of Consumer and Corporate Affairs.

**To all to whom these presents shall come, or whom the same may in
anywise concern,**

Greeting:

WHEREAS section 4.3 of the Canadian and British Insurance Companies Act provides that the Minister of Consumer and Corporate Affairs may, by the issue of letters patent under his seal of office, replace a special Act of a fraternal benefit society incorporated by such Act and continue the fraternal benefit society as a fraternal benefit society incorporated by letters patent pursuant to the Canadian and British Insurance Companies Act.

WHEREAS The Independent Order of Foresters Consolidated Act, Chapter 113 of the Statutes of Canada, 1913, (hereinafter referred to as the "special Act") continued the Supreme Court of the Independent Order of Foresters as a body corporate and changed its name to The Independent Order of Foresters.

AND ...

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AND WHEREAS The Independent Order of Foresters by letters patent issued by the Minister of Consumer and Corporate Affairs and dated 22nd March, 1971 was provided with the French corporate name of "L'Ordre Indépendant des Forestiers".

AND WHEREAS The Independent Order of Foresters by its petition, which has been concurred in by the Minister of Finance, has prayed that letters patent under the seal of the Minister of Consumer and Corporate Affairs do issue replacing the said special Act and continuing the corporation as a fraternal benefit society incorporated by letters patent pursuant to the Canadian and British Insurance Companies Act.

AND WHEREAS the petitioner has satisfactorily established the sufficiency of all proceedings required by the said Act to be taken, and the truth of all facts by the said Act required to be established previous to the granting of such letters patent;

NOW KNOW YE that the Minister of Consumer and Corporate Affairs, under the authority of the Canadian and British Insurance Companies Act, does, by these letters patent replace The Independent Order of Foresters Consolidated Act and continue The Independent Order of Foresters, hereinafter called the "Order", as a fraternal benefit society incorporated by letters patent pursuant to the Canadian and British Insurance Companies Act.

AND KNOW YE FURTHER that it is ordained and declared that:

1. The name of the Order shall continue to be The Independent Order of Foresters and in French, L'Ordre Indépendant des Forestiers.

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2. The objects of the Order shall continue to be;
 - a) To unite fraternally and in such benevolent work as the Order may undertake all persons qualified for membership in the Order by the Constitution and Laws.
 - b) To make available to the members of the Order life insurance and disability benefit certificates together with such other benefits as may be from time to time adopted and promulgated by the Executive Council.
 - c) Under regulations established by the Executive Council to provide for the care of aged, sick and disabled members and to provide such other aid and benefit to its members and those dependent on them as the Executive Council may from time to time decide.
 - d) To provide the social and educational privileges of the Order.
3. Except in so far as they are inconsistent with the provisions of the Canadian and British Insurance Companies Act and these letters patent, the existing Constitution and Laws of the Order shall remain in force until repealed or amended as provided therein.
4. The existing officers of the Supreme Court, High and Subordinate Courts of the Order shall continue in office in accordance with the Constitution and Laws.
5. The Head Office of the Order shall be in the Municipality of Metropolitan Toronto, in the Province of Ontario.
6. The Order may continue to undertake, transact and make contracts of insurance in any one or more of the following classes of insurance:

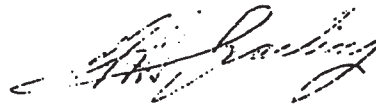
life ...

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life insurance, and
accident and sickness
insurance.

7. The Canadian and British Insurance
Companies Act shall continue to apply to
the Order.

GIVEN under the seal of office of the Minister
of Consumer and Corporate Affairs at Ottawa, this seventh
day of March, one thousand nine hundred and seventy-four.



for the Minister of
Consumer and Corporate Affairs.

